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# **Ugandan Professor Restores Hope for Orphans**

BizTech

BY EDDIE SSEJJOBA, 18 OCTOBER 2012

Having lost both parents in an attack during the Luwero bush war that brought the National Resistance Movement to power, Prof. Fred Ssewamala, a Ugandan Associate Professor at Columbia University in the US is haunted by the desire to help thousands of Ugandan orphans attain higher education.

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"I love education because it has made me what I am," Ssewamala remarked.

Just like many other orphans in Uganda, Ssewamala went through the hands of distant relatives until he joined Makerere University where he graduated with a BA degree in Social Works and Social Administration.

He later got a scholarship to pursue his Masters degree in the US, and later a PhD.

But the desire to give back to the community saw Ssewamala initiate a study based on a theory of 'Economic Empowerment as a Health Care Intervention among Orphaned Children'.

His rural-based project mission, among others, is to prove that material and economic interventions can empower AIDS orphans.

He undertook his first study in 2004 with two sample primary schools in Rakai, the epicenter of the HIV/AIDS scourge in Uganda.

Ssewamala reasons that once provided with material needs and sponsorship, a poor child's behaviour can drastically change. He says this helps a child to avoid any risky encounters.

Many HIV/AIDS victims in Rakai and other parts of rural Uganda engage in risky behaviour when they are left to live on their own. Girls engage in unsafe sex at an early age, marry and give birth to children, not out of choice, but out of despair.

### Saving culture:

The Rakai study was followed by two other projects, Suubi-Uganda (Hope) and later Suubi-Maka(Family Hope), which he says gave good lessons for pioneer orphans who, for the first time, opened a bank account and learnt to save.

"Many have used the savings to advance their education, some up to university level," he explained.

He added that such orphans would probably have dropped out of primary school at an early age, which could expose them to high-risk activities.

After registering success in the previous studies, Ssewamala has launched another project, the Suubi-Bridges.

At least 1,000 orphans from 48 primary schools under the Universal Primary Education programme in the districts of Masaka, Rakai, Lwengo and Kalungu will benefit from the new project.

The project is jointly managed by Masaka Catholic diocese and Reach the Youth-Uganda.

The 1,000 orphans on September 29, gathered at Kimaanya Catholic Church in Masaka town where, with the help of their guardians or caretakers, they opened up savings accounts with three banking institutions, Kakuuto Microfinance, Centenary Bank and Diamond Trust Bank.

The project also provides textbooks, exercise books, uniforms for all the pupils in the programme and pays for their lunch at school in addition to

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mentoring them.

#### How it works:

Having survived on handouts from different relatives, Ssewamala believes that given the extended family system in Africa, relatives and friends can still play a role by making small contributions.

With a child's initiatives, this can enable him or her save in the bank. The bank account, known as the Child Deposit Account (CDA) is opened in the child's name, seconded by his or her caretaker, until the child is old enough to manage it independently.

Other more enterprising orphans can keep chicken, animals like rabbits or make brooms for sale to enable them raise the savings.

"One does not need to borrow or stretch himself to raise the savings. Any figure raised below sh20,000 will be matched, and it does not matter if one skips some months," Ssewamala said.

The maximum monthly contribution a child can deposit is sh20,000, of which the project matches with a 2:1 ratio. For example if a child deposited sh20,000, the project matches it with sh40,000 and the child's account will have a total of shs60,000 in one month.

If the child's monthly deposits are consistent for 12 months, he would have saved sh240,000.

The project would have matched it with sh480,000, giving sh720,000 for the child's total savings in one year. For two years, the figure would be sh1,440,000.

Account holders may use the savings only to pay their educational expenses or invest in income generating activities.

### Pioneers speak out:

Aloysius Ssembatya is a Biological Science student at Makerere University and a pioneer student of the Suubi Project.

He joined the project in 2004 while in P7 at Kyango Primary School in Rakai. He lost his mother and the father was old and too poor to afford his education.

He joined with sh20,000 and continued with the programme in secondary school. His brother, Fred Kivumbi paid his fees and contributed for his savings. The project matched his savings and Sembatya is now at university on government sponsorship.

Juliet Nakimbowa is a teacher at Esukanesi Memorial Primary School in Bukomansimbi since 2011, having completed her two-year course at Ndegeya Core Primary Training College in Masaka.

She joined the Suubi Project while in P7 at St. Balikuddembe Ninzi PS in Rakai. She joined the project because both parents were poor.

Her mother, however, deposited sh20,000 monthly which the project would match. The savings enabled her to pay her fees in secondary school.

Dr. Jeanette Tikamura, the dean of the School of Social Work at Columbia University who travelled to Uganda to witness the launch of the programme said she liked the idea of partnering with the Church.

According to her, the Church works with the poor and rejected people in society, the primary target of Prof. Ssewamala.

She appealed to other stakeholders to pick a lesson from the success of this project to replicate it elsewhere because there are many such cases in other parts of the country.

The bishop of Masaka diocese, John Baptist Kaggwa says the Church will continue to mobilise parents and caretakers to actively participate in the programme because it gives hope for many young people's future.

He says the little money saved can help the child remain at school or help him or her start a project after school.

"One by one is a bundle, continue making those small savings they will be very helpful for your child's future," he told parents and caretakers.

The project will follow all the children who opened accounts for five years to monitor their progress, help those who complete school to set up projects, but stop matching the savings if the child drops out of school.

## Guardians speak out:

Henry Kitaka, a peasant of Kasanje in Kalungu district is blind but cares for his nephew Gladys Nakigudde,12, a Primary Five pupil of St. Thereza Bwanda.

Nakigudde lost her father and her mother is a casual laborer at a school in Kampala. But Kitaka says she rears chicken, pigs and has maize and coffee gardens.

He says he was excited about the project and hopes it will help the girl save so that she can get education.

Robina Nalusiba is the mother of Eva Nakabiito,12, a pupil of St. Raphael Bulinda in Rakai. Nakabiito lost her father in 2009. The mother says